

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Nicole D Lynch

Debtor(s)

Case No. 16-09313

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/17/2016.
- 2) The plan was confirmed on 07/29/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/14/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/23/2018.
- 5) The case was converted on 12/11/2018.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 33.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,700.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$7,409.46
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$7,409.46**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,617.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$386.67
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,003.67**

Attorney fees paid and disclosed by debtor: \$383.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES/PHEAA	Unsecured	0.00	NA	NA	0.00	0.00
BECKET & LEE LLP	Unsecured	626.00	651.25	651.25	21.57	0.00
CAPITAL ONE BANK USA	Unsecured	661.00	661.47	661.47	21.91	0.00
CAPITAL ONE BANK USA	Unsecured	559.00	559.36	559.36	18.53	0.00
CAPITAL ONE BANK USA	Unsecured	442.00	476.09	476.09	15.77	0.00
CITY OF CHICAGO DEPT OF FINANCE	Unsecured	300.00	374.00	374.00	0.00	0.00
COLLECTION PROFESSIONALS INC	Unsecured	61.00	50.00	50.00	0.00	0.00
COMED LEGAL REVENUE RECOVERY	Unsecured	400.00	406.36	406.36	0.00	0.00
COMENITY BANK	Unsecured	833.00	886.18	886.18	29.36	0.00
COMENITY BANK	Unsecured	684.00	723.48	723.48	23.97	0.00
COMENITY BANK	Unsecured	855.00	909.18	909.18	30.12	0.00
COMENITY BANK	Unsecured	541.00	580.21	580.21	19.22	0.00
COMENITY CAPITAL BANK	Unsecured	NA	408.89	408.89	0.00	0.00
DEPARTMENT STORE NATIONAL BANK	Unsecured	195.00	237.22	237.22	0.00	0.00
EDFINANCIAL SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
LAKEWOOD FALLS COMMUNITY ASSOCIATION	Secured	1,195.00	1,195.00	1,195.00	440.44	0.00
MIDLAND CREDIT MGMT AGENT FORD	Unsecured	1,941.00	1,941.32	1,941.32	64.31	0.00
NICOR GAS	Unsecured	327.75	333.21	333.21	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATION	Unsecured	166.00	166.03	166.03	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATION	Unsecured	1,303.00	1,360.02	1,360.02	45.05	0.00
SANTANDER CONSUMER USA	Unsecured	0.00	15,193.29	15,193.29	503.27	0.00
TRANSWORLD SYSTEM INC	Unsecured	91.00	NA	NA	0.00	0.00
WASTE MANAGEMENT	Unsecured	118.32	NA	NA	0.00	0.00
WILL COUNTY CIRCUIT CLERK	Unsecured	700.00	NA	NA	0.00	0.00
FSBBLAZE	Unsecured	466.00	NA	NA	0.00	0.00
NORDSTM/TD	Unsecured	170.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
OCWEN LOAN SERVICING	Unsecured	0.00	NA	NA	0.00	0.00
ROBERT MORRIS COLLEGE	Unsecured	1,612.00	NA	NA	0.00	0.00
SPRINT PCS	Unsecured	700.00	NA	NA	0.00	0.00
CHASE MORTGAGE	Unsecured	0.00	NA	NA	0.00	0.00
COMCAST CABLE/XFINITY	Unsecured	1.00	NA	NA	0.00	0.00
CB/MARATHN	Unsecured	82.00	NA	NA	0.00	0.00
CB/ROOMPLACE	Unsecured	654.00	NA	NA	0.00	0.00
CB/CARSON	Unsecured	782.00	NA	NA	0.00	0.00
SELECT PORTFOLIO SERVICING	Secured	8,730.07	2,147.79	2,147.79	2,147.79	0.00
SELECT PORTFOLIO SERVICING	Secured	0.00	0.00	0.00	0.00	0.00
TD BANK USA NA	Unsecured	713.00	739.12	739.12	24.48	0.00
US DEPARTMENT OF EDUCATION	Unsecured	0.00	0.00	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$2,147.79	\$2,147.79	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,195.00	\$440.44	\$0.00
TOTAL SECURED:	\$3,342.79	\$2,588.23	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$26,656.68	\$817.56	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,003.67</u>
Disbursements to Creditors	<u>\$3,405.79</u>
TOTAL DISBURSEMENTS :	<u>\$7,409.46</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 12/26/2018

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.